

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rocco Occhiato, Jr.
Carly Sue Occhiato
Debtors

Case No. 18-04621-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 28, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Rocco Occhiato, Jr., Carly Sue Occhiato, 145 North Lake Shore Drive, Dingmans Ferry, PA 18328-3103

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5126018	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 28 2023 18:46:00	HONDA FINANCIAL SERVICES, PO BOX 65507, WILMINGTON, DE 19808-0507
5130783	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 28 2023 18:46:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5126010	EDI: BANKAMER	Nov 28 2023 23:43:00	BANK OF AMERICA, PO BOX 982234, EL PASO, TX 79998-2234
5126011	EDI: TSYS2	Nov 28 2023 23:43:00	BARCLAYS BANK DE, PO BOX 8803, WILMINGTON, DE 19899-8803
5126012	+ Email/Text: crdept@na.firstsource.com	Nov 28 2023 18:46:00	CAPITAL ONE BANK, C/O FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609
5126013	^ MEBN	Nov 28 2023 18:40:54	CAPITAL ONE BANK (USA), NA, C/O HAYT HAYT & LANDAU LLC, MERIDAN CTR I 2 INDUSTRIAL WAY W, EATONTOWN, NJ 07724-2265
5126014	EDI: CITICORP	Nov 28 2023 23:43:00	CITIBANK CLIENT SERVICES, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5126015	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 28 2023 18:46:00	CITIBANK NA, C/O MIDLAND FUNDING, 8875 AERO DR SUITE 200, SAN DIEGO, CA 92123-2255
5137324	EDI: CAPITALONE.COM	Nov 28 2023 23:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5137323	EDI: CAPITALONE.COM	Nov 28 2023 23:43:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
5126016	+ Email/Text: bknotice@ercbpo.com	Nov 28 2023 18:46:00	ERC, PO BOX 57610, JACKSONVILLE, FL 32241-7610
5126017	^ MEBN	Nov 28 2023 18:40:54	HAYT HAYT & LANDAU LLC, MERIDIAN CENTER 1, 2 INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
5146914	Email/PDF: resurgentbknotifications@resurgent.com	Nov 28 2023 18:52:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5148446	EDI: PRA.COM		

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5126019	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 28 2023 23:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5131133	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 28 2023 18:46:00	QUICKEN LOANS INC, ATTN CLIENT RELATIONS, 1050 WOODWARD AVE, DETROIT, MI 48226-3573
		Nov 28 2023 18:46:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Rocco Occhiato Jr. lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 2 Carly Sue Occhiato lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

Information to identify the case:

Debtor 1

Rocco Occhiato Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8003

EIN --

Debtor 2

Carly Sue Occhiato

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5859

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04621-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Rocco Occhiato Jr.
aka Rocco OcchiatoCarly Sue Occhiato
aka Carly Occhiato**By the
court:**11/28/23Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.